

MONTHLY BUDGET

Barnes & Thornburg LLP Monitor Team Members

July 18, 2022 to December 31, 2022

Pursuant to Section VI(N) of the Order Converting Receivership to Monitorship, dated July 18, 2022, the Monitor is providing the Monitored Entities (as defined in such Order), the FTC, and the Court the following proposed estimated six-month budget for Barnes & Thornburg LLP attorneys, including the Monitor, and non-attorney professional staff. This proposed estimated budget is for informational purposes only, is neither a fixed fee amount nor any other fee arrangement, and does not include administrative fees or out of pocket expenses incurred in connection with providing the Monitorship services. The payment of all actual fees and the reimbursement of costs and expenses shall be subject to prior approval of the Court as provided in the Order. Due to the inherently uncertain nature of Monitorship matters, such as the Monitored Entities holding national or regional events/training sessions/conventions, actual fee amounts may vary materially as a result of unexpected or unforeseen circumstances or developments and/or circumstances beyond the Monitor's control, including, without limitation, the Monitored Entities' failure to provide timely, complete, and/or accurate information to the Monitor and the Monitor's team as well as the services the Monitor deems advisable or necessary in the performance of duties and responsibilities under the authority granted by the Order. The scope of activities set forth below for September and October are anticipated work streams based on current information. Work streams may be eliminated or additional work streams may be included in the Monitor's scope of activities as this matter develops and evolves. Although the Order does not specifically require inclusion of the Monitor's time and fees, this proposed estimated budget includes same as a courtesy and in the spirit of transparency.

JULY – Actual: \$38,427

Review and analyze Court Order Denying Motion for Preliminary Injunction, Vacating Temporary Restraining Order, Terminating Asset Freeze, and Converting Receivership to Monitorship. Onboard and orient Monitor Team members. Full team meeting. Organize Monitorship work streams and teams. Travel to and from Monitored Entities' offices. Meetings with Monitored Entities management. Interview Monitored Entities' managers.

AUGUST – Actual \$78,077

Review and analyze revised Monitored Entities customer agreements, policies, and documents. Weekly core team meetings. Prepare for and attend Monitored Entities "Super Saturday" event for agents and guests in Florida. Interview agents. Debrief meetings regarding Super Saturday information. Prepare and send information requests to Monitored Entities.

SEPTEMBER – \$80,000

Review and analyze documents and information provided by Monitored Entities. Weekly core team meetings. Work team meetings. Prepare for and attend Monitored Entities' training session

for agents and guests in Florida. Debrief meetings regarding same. Interview current and former agents, and employees. Attend Personal Business Relationship meetings. Prepare and send information requests to Monitored Entities. Compile, analyze and assess historical policies, procedures and practices against backdrop of FTC allegations and initial interim receiver report. Analyze and assess updates and changes to customer contracts, customer notices, product and service offerings, payment collection processes, customer retention processes, compliance training, implementation, and on-going monitoring and education, rules and regulations, enforcement and discipline practices. Engage in analysis of policies, procedures and practices for compliance with applicable statutes. Engage in factual and legal research as needed to assess compliance of Monitored Entities with applicable law. On-going monitoring of compliance education, implementation, training, enforcement. Prepare and edit initial Monitor's report.

October – \$85,000

Review and analyze documents and information provided by Monitored Entities. Weekly core team meetings. Work team meetings. Full team meeting. Interview current and former agents and employees. Attend Personal Business Relationship meetings. Prepare and send information requests to Monitored Entities. Compile, analyze and assess historical policies, procedures and practices against backdrop of FTC allegations and initial interim receiver report. Analyze and assess updates and changes to customer contracts, customer notices, product and service offerings, payment collection processes, customer retention processes, compliance training, implementation, and on-going monitoring and education, rules and regulations, enforcement and discipline practices. Engage in analysis of policies, procedures and practices for compliance with applicable statutes. Engage in factual and legal research as needed to assess compliance of Monitored Entities with applicable law. On-going monitoring of compliance education, implementation, training, enforcement. Finalize preparation of first Monitor's report and submit to the Court.

November – \$75,000

Review and analyze documents and information provided by Monitored Entities. Weekly core team meetings. Work team meetings. Interview current and former agents and employees. Attend Personal Business Relationship meetings. Prepare and send information requests to Monitored Entities. Compile, analyze and assess historical policies, procedures and practices against backdrop of FTC allegations and initial interim receiver report. Analyze and assess updates and changes to customer contracts, customer notices, product and service offerings, payment collection processes, customer retention processes, compliance training, implementation, and on-going monitoring and education, rules and regulations, enforcement and discipline practices. Engage in analysis of policies, procedures and practices for compliance with applicable statutes. Engage in factual and legal research as needed to assess compliance of Monitored Entities with applicable law. On-going monitoring of compliance education, implementation, training, enforcement.

December – \$70,000

Review and analyze documents and information provided by Monitored Entities. Weekly core team meetings. Work team meetings. Interview current and former agents and employees. Attend Personal Business Relationship meetings. Prepare and send information requests to Monitored

Entities. Compile, analyze and assess historical policies, procedures and practices against backdrop of FTC allegations and initial interim receiver report. Analyze and assess updates and changes to customer contracts, customer notices, product and service offerings, payment collection processes, customer retention processes, compliance training, implementation, and on-going monitoring and education, rules and regulations, enforcement and discipline practices. Engage in analysis of policies, procedures and practices for compliance with applicable statutes. Engage in factual and legal research as needed to assess compliance of Monitored Entities with applicable law. On-going monitoring of compliance education, implementation, training, enforcement.